



NEIL K. NYDEGGER

email@nydegger.com

NYDEGGER & ASSOCIATES

ATTORNEYS AT LAW

348 OLIVE STREET
SAN DIEGO, CALIFORNIA 92103

PATENT

TELEPHONE
(619) 688-1300
FACSIMILE
(619) 688-1322

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:	Bible, Jr. et al.)
Serial No.:	09/728,361)
Filed:	December 1, 2000)
For:	A SECURED COMMERCIAL TRANSACTION) Art Unit
Examiner:	Unknown) 2161
Attorney Docket:	11298.4)

FORMAL DRAWINGS

Hon. Commissioner for Patents
Washington, D.C. 20231

ATTENTION: Official Draftsman

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Sir:

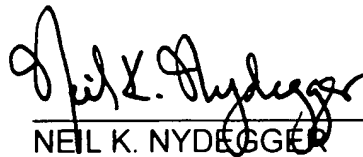
Transmitted herewith for filing in the above-identified patent application are two sheets of formal drawings to replace the corresponding informal drawings which were submitted with the patent application in order to expedite filing pursuant to MPEP 608.02(a).

Hon. Commissioner for Patents
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Please address all future correspondence in connection with the above-identified patent application to the attention of the undersigned.

Dated this 18TH day of March, 2002.

Respectfully submitted,




NEIL K. NYDEGGER
Attorney for Applicant
Registration No. 30,202

NYDEGGER & ASSOCIATES
348 Olive Street
San Diego, California 92103
Telephone: (619) 688-1300

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I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail, postage prepaid, in an envelope addressed to: Hon. Commissioner for Patents, Washington, D.C. 20231, Attention: Official Draftsman, on this 18TH day of March, 2002.


JENNY L. STEDMAN
Legal Document Assistant